

## GROUP POLICY AMENDMENT NO. 5

Attached to and made a part of Group Policy 647895-A issued to  
Franklin County Board of Commissioners as Policyholder.

Effective July 1, 2011, and subject to the **Active Work Provisions**, the Group Policy is amended as follows:

1. Part C. Changes In Life Insurance of the **Life Insurance** section is amended to read as follows:

### C. Changes In Life Insurance

#### 1. Increases

You must apply in writing for any elective increase in your Life Insurance.

Subject to the **Active Work Provisions**, an increase in your Life Insurance becomes effective as follows:

##### a. Increases Subject To Evidence Of Insurability

An increase in your Life Insurance subject to Evidence Of Insurability becomes effective on the date we approve your Evidence Of Insurability.

##### b. Increases Not Subject To Evidence Of Insurability

An increase in your Life Insurance not subject to Evidence Of Insurability becomes effective on:

(i) The first day of the calendar month following the date of your marriage or completion of a domestic partnership affidavit, if you apply within 31 days after the date of your marriage or completion of a domestic partnership affidavit.

(ii) The date of any other Family Status Change, if you apply within 31 days after that date.

(iii) The beginning of the next plan year following the date you apply, if you apply during an Annual Enrollment Period.

#### 2. Decreases

A decrease in your Life Insurance because of a change in your classification, age or Annual Earnings becomes effective on the first day of the calendar month coinciding with or next following the date of the change.

Any other decrease in your Life Insurance becomes effective on the first day of the calendar month coinciding with or next following the date the Policyholder or your Employer receives your written request for the decrease.

2. Part F. When Life Insurance Becomes Effective of the **Life Insurance** section is amended to read as follows:

### F. When Life Insurance Becomes Effective

The **Coverage Features** states whether your Life Insurance is Contributory or Noncontributory.

Subject to the **Active Work Provisions**, your Life Insurance becomes effective as follows:

#### 1. Life Insurance subject to Evidence Of Insurability

Life Insurance subject to Evidence Of Insurability becomes effective on the date we approve your Evidence Of Insurability.

2. Life Insurance not subject to Evidence Of Insurability

a. Noncontributory Life Insurance

Noncontributory Life Insurance not subject to Evidence Of Insurability becomes effective on the date you become eligible.

b. Contributory Life Insurance

You must apply in writing for Contributory Life Insurance and agree to pay premiums. Contributory Life Insurance not subject to Evidence Of Insurability becomes effective on:

- (i) The date you become eligible if you apply on or before that date or within 31 days after that date.
- (ii) The first day of the calendar month following the date of your marriage or completion of a domestic partnership affidavit, if you apply within 31 days after the date of your marriage or completion of a domestic partnership affidavit.
- (iii) The date of any other Family Status Change, if you apply within 31 days after that date.
- (iv) The beginning of the next plan year following the date you apply, if you apply during the Annual Enrollment Period.

Late application: Evidence Of Insurability is required if you apply more than 31 days after you become eligible.

3. Part C. Changes In Dependents Life Insurance of the **Dependents Life Insurance** section is amended to read as follows:

C. Changes In Dependents Life Insurance

1. Increases

You must apply in writing for any elective increase in your Dependents Life Insurance.

Subject to the **Active Work Provisions**, an increase in your Dependents Life Insurance becomes effective as follows:

a. Increases Subject To Evidence Of Insurability

An increase in your Dependents Life Insurance subject to Evidence Of Insurability becomes effective on the date we approve that Dependent's Evidence Of Insurability.

b. Increases Not Subject To Evidence Of Insurability

An increase in your Dependents Life Insurance not subject to Evidence Of Insurability becomes effective on:

- (i) The first day of the calendar month following the date of your marriage or completion of a domestic partnership affidavit, if you apply within 31 days after the date of your marriage or completion of a domestic partnership affidavit.
- (ii) The date of any other Family Status Change, if you apply within 31 days after that date.
- (iii) The beginning of the next plan year following the date you apply, if you apply during an Annual Enrollment Period.

2. Decreases

A decrease in your Dependents Life Insurance becomes effective on the first day of the calendar month coinciding with or next following the date the Policyholder or your Employer receives your written request for the decrease.

4. Part F. Becoming Insured For Dependents Life Insurance of the **Dependents Life Insurance** section is amended to read as follows:

F. Becoming Insured For Dependents Life Insurance

1. Eligibility

You become eligible to insure your Dependents on the later of:

- a. The date you become eligible for Life Insurance; and
- b. The date you first acquire a Dependent.

A Member may be insured as both a Member and a Dependent. A Child may not be insured by more than one Member.

2. Effective Date

Subject to the **Active Work Provisions**, your Dependents Life Insurance becomes effective as follows:

a. Dependents Life Insurance Subject To Evidence Of Insurability

Dependents Life Insurance subject to Evidence Of Insurability becomes effective on the later of:

1. The date your Life Insurance becomes effective; and
2. The date we approve the Dependent's Evidence Of Insurability.

b. Dependents Life Insurance Not Subject To Evidence Of Insurability

You must apply in writing for Contributory Dependents Life Insurance and agree to pay premiums. Dependents Life Insurance not subject to Evidence Of Insurability becomes effective on:

- i. The first day of the calendar month following the date of your marriage or completion of a domestic partnership affidavit, if you apply within 31 days after the date of your marriage or completion of a domestic partnership affidavit.
- ii. The date your Dependent becomes eligible due to marriage or completion of a domestic partnership affidavit, if you apply within 31 days after that date.
- iii. The date of any other Family Status Change, if you apply within 31 days after that date.
- iv. The beginning of the next plan year following the date you apply, if you apply during the Annual Enrollment Period.

Late Application: Evidence Of Insurability is required for each Spouse if you apply more than 31 days after you become eligible.

- c. While your Dependents Life Insurance is in effect, each new Child becomes insured immediately.
- d. In the event Dependents Life Insurance is not in effect at the time you acquire a newborn or adopted Child, that Child is automatically insured for 31 days from the moment of live birth or placement.

However, you must apply in writing and remit premium back to the date of birth or placement within 31 days for Dependents Life Insurance to continue. If the application is received after the 31 days, the Dependents Life Insurance terminates. Evidence Of Insurability may be required to become insured again for Dependents Life Insurance.

5. The definitions of Child and Spouse in the **Definitions** section are amended to read as follows:

Child means:

- 1. Your child from live birth through the last day of the calendar month in which the child reaches age 26;
- 2. Your unmarried child age 26 or over through the last day of the calendar month in which the child reaches age 28, provided the child is eligible to be covered under the Employer's medical plan; or
- 3. Your child who meets either of the following requirements:
  - a. The child is insured under the Group Policy and, on and after the date on which insurance would otherwise end because of the Child's age, is continuously Disabled.
  - b. The child was insured under the Prior Plan on the day before the effective date of your Employer's coverage under the Group Policy and was Disabled on that day, and is continuously Disabled thereafter.

Child includes any of the following, if they otherwise meet the definition of Child:

- i. Your legally adopted child, or a child placed for adoption by you;
- ii. Your stepchild or child of your Spouse/Domestic Partner;
- iii. A child for whom legal guardianship has been awarded to you or your Spouse/Domestic Partner;
- iv. A child for whom you are required to provide health care coverage through a "Qualified Medical Child Support Order"; and
- v. For all Members other than Members employed by Fairfield County Board of Commissioners, the dependent child of your Child.

Your child is Disabled if your child is

- 1. Continuously incapable of self-sustaining employment because of mental retardation or physical handicap; and
- 2. Eligible to be insured under the medical plan sponsored by your Employer, as certified by the Employer.

Spouse means:

- 1. A person to whom you are legally married; or
- 2. For Members employed by Franklin County Board of Commissioners only, your Domestic Partner. Domestic Partner means an individual with whom you have completed an affidavit

of declaration of domestic partnership, submitted that affidavit to the Employer, and filed that affidavit for public record if required by law.

For purposes of insurance under the Group Policy, Spouse does not include a person who is a full-time member of the armed forces of any country or a person from whom you are divorced, legally separated, or from whom you have terminated a Domestic Partner relationship.

STANDARD INSURANCE COMPANY

By



President



Corporate Secretary